

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Nicole M Price  
 Debtor

Case No. 20-10837-amc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Rochelle  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: Jun 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2020.

db +Nicole M Price, 1217 Rainer Road, Brookhaven, PA 19015-1935  
 14465987 +Crozer Keystone, PO Box 6539, Champaign, IL 61826-6539  
 14465989 +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184  
 14465990 +FedLoan Servicing, Pob 60610, Harrisburg, PA 17106-0610  
 14465993 +Jordan Wayne Felzer, Esq., American Express Legal, PO Box 1068, Jenkintown, PA 19046-7368  
 14465995 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 14465996 +Nissan Motor Acceptance, Attn: Bankruptcy, Po Box 660366, Dallas, TX 75266-0366  
 14465998 +Rms-recovery Managemen, 4200 Cantera Drive, Warrenville, IL 60555-3040  
 14466000 +Sunrise Credit Services, Inc., Attn: Bankruptcy, 260 Airport Plaza, Farmingdale, NY 11735-4021

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr EDI: BTPDERSHAW.COM Jun 24 2020 09:03:00 TERRY P. DERSHAW, Dershaw Law Offices,

P.O. Box 556, Warminster, PA 18974-0632  
 smg E-mail/Text: megan.harper@phila.gov Jun 24 2020 05:43:05 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 24 2020 05:41:28  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 24 2020 05:42:38 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14465983 E-mail/Text: ebn@americollect.com Jun 24 2020 05:42:21 Americollect, Po Box 1566,  
 1851 South Alverno Road, Manitowoc, WI 54221  
 14465980 +EDI: AFNIRECOVERY.COM Jun 24 2020 09:03:00 Afni, Inc., Po Box 3097,  
 Bloomington, IL 61702-3097  
 14465981 +EDI: GMACFS.COM Jun 24 2020 09:03:00 Ally Financial, Attn: Bankruptcy, Po Box 380901,  
 Bloomington, MN 55438-0901  
 14465982 +EDI: AMEREXPR.COM Jun 24 2020 09:03:00 American Express, Correspondence/Bankruptcy,  
 Po Box 981540, El Paso, TX 79998-1540  
 14465984 +EDI: TSYS2.COM Jun 24 2020 09:03:00 Barclays Bank Delaware, Attn: Bankruptcy,  
 Po Box 8801, Wilmington, DE 19899-8801  
 14465985 +EDI: CITICORP.COM Jun 24 2020 09:03:00 Citibank/The Home Depot,  
 Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034  
 14465986 +EDI: WFNBN.COM Jun 24 2020 09:03:00 Comenitybank/New York, Attn: Bankruptcy,  
 Po Box 182125, Columbus, OH 43218-2125  
 14465988 +EDI: TSYS2.COM Jun 24 2020 09:03:00 Department Store National Bank/Macy's,  
 Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999  
 14465991 E-mail/Text: MemberSolutionsBankruptcyNotification@fmfcu.org Jun 24 2020 05:39:59  
 Franklin Mint Federal Credit Union, Attn: Bankruptcy, 5 Hillman Dr Ste 100,  
 Chadds Ford, PA 19317  
 14465992 +EDI: IIC9.COM Jun 24 2020 09:03:00 I.c. System, Inc, Attn: Bankruptcy, Po Box 64378,  
 St. Paul, MN 55164-0378  
 14465994 +E-mail/PDF: resurgentbknofications@resurgent.com Jun 24 2020 05:44:36  
 LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497,  
 Greenville, SC 29603-0497  
 14465997 +E-mail/Text: EBN\_IndianapolisIMC@receivemorermp.com Jun 24 2020 05:43:55  
 Receivables Management Partners (RMP), Attn: Bankruptcy, 8085 Knue Rd,  
 Indianapolis, IN 46250-1921  
 14465999 +E-mail/Text: clientservices@simonsagency.com Jun 24 2020 05:43:45 Simon's Agency, Inc.,  
 Attn: Bankruptcy, Po Box 5026, Syracuse, NY 13220-5026  
 14466001 +EDI: RMSC.COM Jun 24 2020 09:03:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060  
 14466003 +EDI: USAA.COM Jun 24 2020 09:03:00 USAA Federal Savings Bank, Attn: Bankruptcy,  
 10750 Mcdermott Freeway, San Antonio, TX 78288-1600  
 14466002 +E-mail/Text: jerome.smalls@ogc.upenn.edu Jun 24 2020 05:43:35 University of Pennsylvnania,  
 3451 Walnut St, Philadelphia, PA 19104-6205  
 14466004 +EDI: VERIZONCOMB.COM Jun 24 2020 09:03:00 Verizon, Verizon Wireless Bk Admin,  
 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 25, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2020 at the address(es) listed below:

BRAD J. SADEK on behalf of Debtor Nicole M Price brad@sadeklaw.com, bradsadek@gmail.com  
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**

|  |                                  |                                |                    |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1   | <u>Nicole M Price</u>            | Social Security number or ITIN | <b>xxx-xx-4328</b> |
|  | First Name Middle Name Last Name | EIN                            | --_-----           |
| Debtor 2   | <u></u>                          | Social Security number or ITIN | -----              |
| (Spouse, if filing)  | First Name Middle Name Last Name | EIN                            | --_-----           |
| United States Bankruptcy Court <b>Eastern District of Pennsylvania</b> |                                  |                                |                    |
| Case number: <b>20-10837-amc</b>                                       |                                  |                                |                    |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Nicole M Price

6/23/20

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**